



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
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BANK OF AMERICA, N.A.

Order Filed on March 16, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Robert Hoffman, Sharon Hoffman ,
Debtors

Case No.: 14-15033 MBK

Adv. No.:

Hearing Date: 3/28/17 @ 9:00 A.M.

Judge: Michael B. Kaplan

ORDER REINSTATING STAY AND CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 16, 2018

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".
Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Robert Hoffman, Sharon Hoffman

Case No: 14-15033 MBK

Caption of Order: ORDER REINSTATING STAY AND CURING ARREARS

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BANK OF AMERICA, N.A., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 23 Newman Road, Kendall Park, NJ, 08824, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Roger Jon Yehl, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 16, 2018, Debtor is in arrears outside of the Chapter 13 plan to Secured Creditor for payments due December 2017 through January 2018 for a total post-petition default of \$2,726.05 (2 @ \$2,725.42, less suspense of \$2,724.79);

It is further **ORDERED, ADJUDGED and DECREED** that Debtors shall make a payment of \$2,726.05 no later than April 1, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2018, directly to Secured Creditor, directly to Secured Creditor Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.